



Order Filed on February 8, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
Scura, Wigfield, Heyer
Stevens & Cammarota, LLP
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Counsel to the Debtor

Chapter 13

In Re:

Case No.: 19-20032

JOHN O'DONNELL,

Judge: Hon. Vincent F. Papalia

Debtor.

Hearing Date: February 3, 2022

**ORDER AUTHORIZING DEBTOR TO OBTAIN
POSTPETITION FINANCING PURSUANT TO 11 U.S.C. § 364**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: February 8, 2022



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: John O'Donnell

Case No.: 19-20032-VFP

Caption of Order: **Order Authorizing Debtor to Obtain Postpetition Financing**

The Matter having come before this Court on the Motion for An Order Authorizing Debtor to Obtain Secured Post-Petition Financing ("Motion") pursuant to 11 U.S.C. § 364(c) and Bankruptcy Rules 4001(c) and 9014 filed by John O'Donnell ("Debtor"). The postpetition financing's sole purpose is to refinance the Debtor's principle residence located at 542 Westwood Ave., Rivervale, New Jersey ("Property") and pay off the loan with Wells Fargo Bank, N.A. ("Wells Fargo").

The Court finds that it has jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334. The Court finds that this is a core proceeding pursuant to 28 U.S.C. 157(b)(2)(A) and (D). The court finds that the authorization of postpetition financing is in the best interest of the Debtor, his estate, creditors and parties-in-interest. The Court finds that proper and adequate notice of the Motion has been given and that no other or further notice is necessary.

Based upon the foregoing findings, the Debtor has shown sufficient justification for the entry of this Order. Accordingly,

IT IS ORDERED THAT:

1. The Debtor is authorized to obtain post-petition financing with Homebridge ("Lender") up to \$384,648.00. Attached to the Debtor's certification as Exhibit A is the Pre-Approval Letter from the Lender.
2. The funds from said post-petition financing shall be used to pay off Freedom Mortgage Corporation at the time of the closing pursuant to an up to date valid payoff letter issued by secured creditor.
3. Sufficient proceeds from the refinance shall be turned over to the Chapter 13 Trustee to payoff debtor's plan at a 100% dividend to unsecured.

4. The Debtor is authorized and empowered to take all actions necessary to implement the relief granted in the Order.
5. The Court shall retain jurisdiction to hear and determine all matters arising from the implementation of the Order.
6. Notwithstanding the possible applicability of Bankruptcy Rules 6004(h), 7062, 9014, the terms of this Order shall be effective immediately and enforceable upon its entry.
7. The terms of the Order shall be binding on any subsequent trustee appointed under chapter 13 of the Bankruptcy Code.
8. To the extent the Pre-Approval differs from this Order, this Order will control.

In re:
John F O' Donnell
Debtor

Case No. 19-20032-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 08, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2022:

Recip ID	Recipient Name and Address
db	+ John F O' Donnell, 542 Westwood Ave, Rivervale, NJ 07675-5563

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2022 at the address(es) listed below:

Name	Email Address
Ashley Pascuzzi	on behalf of Creditor Roundpoint Mortgage Servicing Corporation as servicing agent for Freedom Mortgage Corporation ecfnotices@grosspolowy.com
David L. Stevens	on behalf of Debtor John F O' Donnell dstevens@scura.com ecfbkfilings@scuramealey.com;mmoreira@scura.com;bramirez@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;eflaim@sc
Denise E. Carlon	on behalf of Creditor State Farm Bank F.S.B. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor John F O' Donnell jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.com;mmoreira@scur

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Total Noticed: 1

Kevin Gordon McDonald

on behalf of Creditor State Farm Bank F.S.B. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Lynn Therese Nolan

on behalf of Creditor RoundPoint Mortgage Servicing Corporation ecfnofices@grosspolowy.com lnolan@grosspolowy.com

Lynn Therese Nolan

on behalf of Creditor Roundpoint Mortgage Servicing Corporation as servicing agent for Freedom Mortgage Corporation
ecfnofices@grosspolowy.com lnolan@grosspolowy.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9